...al Report

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Farming To Win

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Contents

		Page
I.	Abstract	2
II.	Technical Report	
	A. Nature and Scope of the Problem	2
	B. Objectives	3
	C. Project Design	4
	i) Introduction	4
	ii) Training	4
	iii) Marketing	5
	iv) Administrative Structure	5
	v) Course Content	7
	1. Year One	7
	2. Year Two	8
	3. Supplementary Programs	9
	4. On Farm Consulting	10
	D. Results	10
	1. Marketing and Risk Management	13
	2. Winning With Beef	13
	3. Farm Business Analyst	13
	4. Computer Assisted Learning (CAL)	13
	5. The Rural Family - Developing Skills for Change	13
	6. Framework for the Future	14
	7. FutureSim	14
	8. Marketing Challenges'89	14
	9. Credit Union Farming To Win Project	15
	10. Marketing Days	15
	11. Managing For Tomorrow	15
	E. Conclusions and Recommendations	17
	F. Publications List	20
	G. Statement of Expenditures	20
	H. List of Personnel	22
	I. List of Equipment	23

Appendices

Appendix I	FutureSim
Appendix II	Marketing Challenges
Appendix III	Farming To Win Evaluations
Appendix IV	Framework for the Future
Appendix V	Winning With Beef

I. Abstract

The Farming To Win program utilised a business group concept to deliver a 4 day program on business management skills, to Saskatchewan farmers. The program also met it's goals of improving the ability of farm advisors to teach farm management skills and of fostering the development of private farm management services in the Province.

Participants in the program received standardised instruction and individual assistance to create a "goal directed farm business management plan" for their farm business. Participants learned how to identify and set short and long term goals, use financial statements and how to integrate production, management and marketing plans.

II. Technical Report

A. Nature and Scope Of Problem

In 1986 it became increasingly evident that farmers' business management skills were the most critical factor in developing and maintaining the primary agricultural sector in Saskatchewan. Financial conditions of the day emphasized the real need for an intensive farm management program at the farm level.

Premier Grant Devine established a Cabinet Committee on Farm Input Costs which held hearings in thirteen centres across Saskatchewan. In June, 1986 this committee tabled its report which included the following recommendations:

> "A common theme at the public meetings was the need for continued development of human resources in agriculture. More farmer training programs, strengthening of agricultural extension services, development of financial management skills, more training of agricultural specialists and general training and awareness of agriculture were some of the ideas presented. Many farmers felt that business management courses should be compulsory in Saskatchewan high schools.
>
> The financial conditions affecting agriculture have emphasized the need for farmers to strengthen financial management and marketing skills. The Department of Agriculture provides courses through farm management clubs and homestudy programs.

> The committee recommends that the Department of Agriculture continues to strengthen course offerings in regard to farm financial and marketing management and through Extension Services make the farming public more aware of available courses."

Concurrently, the Saskatchewan Wheat Pool has completed a study on farm credit and land transfer policy. The following recommendations were made:

> "Part of the current problem faced by many farmers is a reflection of inadequate farm financial management practices, poor record keeping and lack of attention to cash flow analysis. Some of the blame for poor investment and credit decisions can also be traced to inadequate counselling by professional staff, credit managers and other financial advisors.
>
> Collectively, farmers and those who provide advisory services to farmers in the area of investment and credit counselling will need to strengthen the level of competence in farm budgeting, risk management and cash flow planning. It would seem to be reasonable and logical that beginning farmers who obtain subsidized credit from government lending agencies be required to take a series of short courses in farm business management and accounting and to submit, on an annual basis, an operating statement and balance sheet to the credit agency for review. Financial institutions should take a greater interest in the performance of all farm clients and an annual review should be required on loans where government guarantees are involved.
>
> In general, provincial government financial management advisory services should be enhanced with well trained competent personnel who are familiar with all facets of farm business management."

These recommendations were found to be consistent with needs identified by Department staff and resulted in the development os specific program criteria. A proposal was subsequently submitted for funding under the Canada-Saskatchewan Sub-agreement on Agriculture (ERDA).

B. Objectives

The format and content for the Farming To Win program was developed by a multi-disciplinary task force combining department specialists and generalists with representatives from the private sector.

Clear objectives were identified for three target groups.

1. For the Saskatchewan farm manager:

   - Develop specific and achievable goals and objectives
   - Understand, interpret and use financial statements
   - Improve ability to use and manage credit
   - Understand the economic implications of production, marketing and investment decisions
   - Develop and implement a specific farm business plan
   - Monitor progress towards preset goals.

2. For Saskatchewan Department of Agriculture staff:

   - Improve ability to teach business management principles to farmers
   - Improve financial management advisory capabilities

3. For the private sector:

   - Foster the development of private farm management services in the province
   - Encourage and develop management-oriented farmer groups in the province

C. Project design

i) Introduction

The program was modelled upon and expanded from a pilot project in the North East conducted by Allan Blair and Cyril Laforge. A number of innovative approaches were identified and standardized resource material was developed including supporting computer software and instructor's guide.

Concurrently a strategy was developed and implemented to identify and recruit instructors on a contractual basis.

ii) Training

Extensive annual training of government staff and contracted instructors has occurred each year of the program. These training Sessions consisted of one-week orientation and training sessions, which covered the core workshop material and other more in-depth materials. Additionally, a number of key staff were exposed to more intensive training on goal-setting procedures and materials by Dr. Paul Gessaman from the University of Nebraska. Staff were also given a two day training session on adult education techniques.

Under the direction of the Farm Management Section of the Economics Branch, a major effort was devoted to the development and distribution of core instruction materials, audio/visuals, recruitment and training of instructors and field staff. Special recognition in this regard is especially due to Theresa Grob, Cyril LaForge, Garry Krause, and Tom Boyle of the Extension Service, and Lyle Stavness, Don Barber and Mike Pylypchuk of the Economics Branch. These staff members were supported by many other individuals.

iii) Marketing

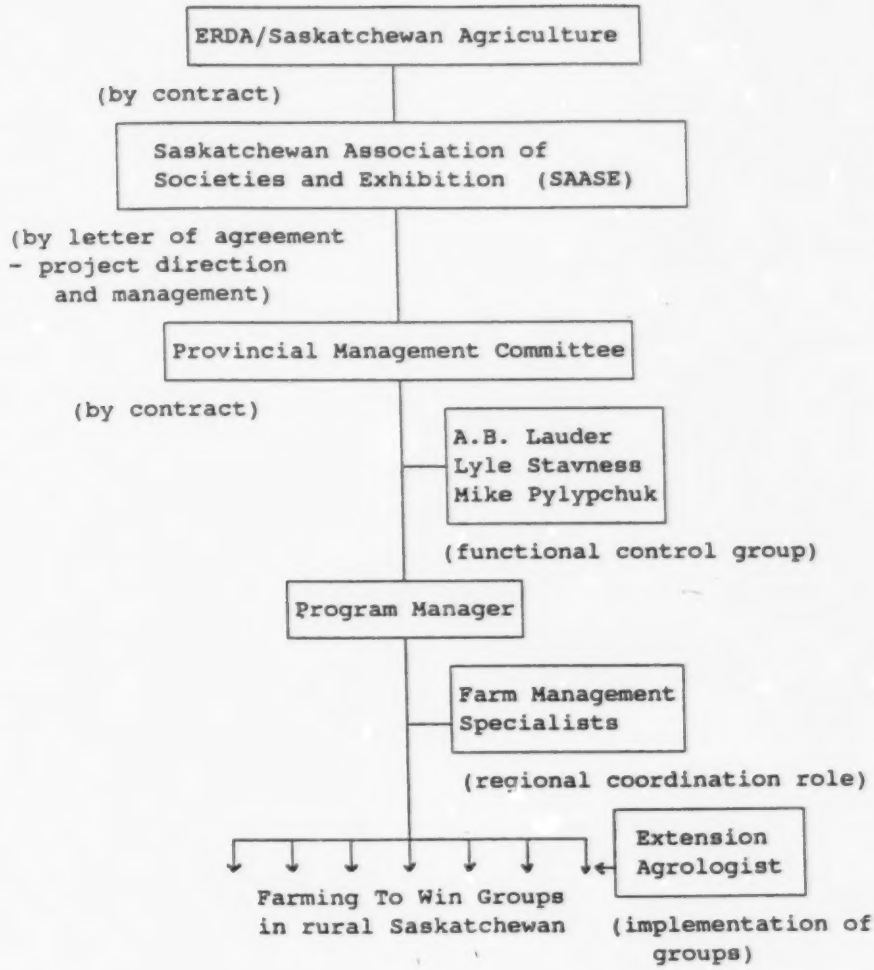
A marketing and promotional strategy involving efforts at local, regional and provincial levels was developed and implemented. Posters, brochures, radio, television and print media were utilized. Financial institutions and agribusiness, including the Saskatchewan Wheat Pool, Credit Unions, the Association of Chartered Accountants, agribusiness associations, commodity groups, educational institutions and community leaders were contacted and enlisted to promote the program. A video was prepared and used extensively to support these efforts. A promotion company, "Giles Communications" was contracted during the second Year of the program to implement a Provincial promotion campaign.

iv) Administrative Structure

A provincial management committee was formed in October,1986, to act as a sounding board to test ideas and concepts and to provide future directions for the program. The committee represented a board perspective of the industry including farmers, agribusiness, academics and department staff.

The following chart illustrates the organizational structure and identifies the role and co-ordinative mechanisms involved in program implementation. The Saskatchewan Association of Agricultural Societies and Exhibitions (SAASE) is under contract to ERDA and in turn, through a letter of agreement, has assigned program management to the provincial program committee. SAASE, however, is responsible for financial control and accounting procedures.

Organizational Chart



A program manager was retained under contract and received functional direction from two members of the Provincial Committee (Director of the Extension Service and Manager of Farm Management Section of the Economics Branch of Saskatchewan Agriculture). Subsequently, this individual resigned and Provincial Coordination was provided by the Farm Management Section, Economics Branch, Saskatchewan Agriculture and Food.

Field Staff of the Extension Service were responsible for local advertising, organizing groups and involvement in workshop sessions. However, a number of agencies and individuals formed groups and approached Farming To Win for support. These included local groups affiliated with the Saskatchewan Women's Agricultural Network (SWAN) and branches of the Toronto Dominion Bank, the Royal Bank of Canada and several Credit Unions.

In order to build a measure of commitment, "management teams" were charged a registration fee of $50.00 per year.

v) Course Content

In order to accomplish program objectives, a two-year format was developed leaving open an option for a Year Three program.

Year One highlights goals and financial management, while Year Two concentrates on enterprise analysis and marketing. Two three-ring binders have been previously submitted and illustrate the course material in each of Year One and Year Two.

In summary, the following lessons are covered in Year One:

1. Year One

Day One - Theme: Where Am I Now?

a) Goals -- management decision process, team approach, self assessment.

b) Financial -- net worth statement and how it applies in managing the farm business. Define, prepare and interpret the net worth statement.

Day Two - Theme: Where Do I Want To Go?

a) Goals -- identifying goals; short and long term goals for farm and family. Written individual action statement and development of "management team" goals.

b) Financial -- analysis of projected cash flow statement and its application in managing the farm business. Completion of farm planning worksheets, household and personal expenses, etc. Define, prepare and interpret the projected cash flow statement.

Day Four - Theme: Is There a Better Way?

a) Review Management Process
b) Implement Evaluation Process
   -- review alternatives; organize alternatives; implement best alternative; evaluate outcome
c) Review Course Objectives
   -- develop goals and objectives; understand, interpret and use financial statements; improve ability to use and manage credit.

To successfully complete the course materials, participants had to perform a considerable amount of homework between the workshop sessions, which were typically one week apart. Homework consisted of spousal negotiation of goal priorities and preparation of financial materials. Though onerous and time-consuming (6-10 hours per week), participants indicated its value in consolidating learning and commitment building.

2. Year Two

Year Two lessons shift the emphasis to more detailed enterprise analysis and marketing. The first two days of the program are structured to review the management decision process, review goals and financial plans and to introduce new ideas involving enterprise analysis using specially developed case studies. Also, participants have the opportunity to pursue several additional program options and benefit from up to six hours of consulting from the private sector.

The following lessons constitute the Year Two core curriculum:

Day One

a) Review -- management decision process; goals; financial statements; goal directed management plan.

b) Planning and Budgeting
   -- enterprise budgets, partial budgets, total farm budgets.

Day Two

a) Enterprise Analysis
   -- introduction to enterprise analysis; review sample farms in the three soil zones; workshop.

b) Introduction to the Marketing Game
-- speculation, hedging, cash market, etc.;
-- development of marketing strategies.

The **Marketing Game**, adapted from Alberta Agriculture material,is introduced in Day Two and runs for seven consecutive days (ie. between Days Two and Three of the course, which are one week apart). Through simulation, the "game" is used to help develop the participants' skill in understanding and using the commodities market. The game operates in a manner similar to the real market, but in a more compressed format. Participants are provided with seven packages of market information which are used as a basis for marketing action - or inaction. Each day "players" open a package, analyze the data and determine whether to hedge production, speculate or sell on the cash market. These daily marketing decisions are then phoned in to the "broker" whose role in most cases is performed by either an Ag Rep, Farm Management Specialist or course instructor. A software package has been specifically developed to assist the broker to record and process trading decisions. In many groups, token prizes were awarded for best and worst hedger, speculator, or other "player".

Simulation of commodity trading has created a renewed interest in marketing and utilizing the futures market.

In some districts the Marketing Game was made available to all farmers and response was overwhelming. One Agricultural Representative's district had over 100 farms participate in the Marketing Game.

Day Three

a) Wrap Up -- provide participants with feedback on their marketing abilities;
-- overview of futures market.

3. Supplementary Programs

As a direct result of the Farming To Win program, several other significant initiatives have been developed or re-emphasized. Course participants have the opportunity to participate in one or more of these optional programs once the Year Two program is complete. These supplementary options are:

i) The Grain Marketing Workshop - introduces participants

to marketing management, theory and analysis for grains and oilseeds, delivery alternatives, management strategies for futures trading, marketing management of Wheat Board grains, and management of Wheat Board Quota.

ii) The Top Management Program - uses a forward planning model developed at the University of Saskatchewan. This model takes farm information and generates a farm financial plan for the next five years. The model permits changes in farm operations to test alternatives, to correct weaknesses and assist decision making to improve net farm income.

iii) The Winning with Beef Program - offers a goal-oriented approach to beef production. Using key production and financial indicators, participants integrate production, financial and marketing management decisions. An action plan is created to enable the "management team" to monitor progress and accomplish their goals.

4. On-Farm Consulting

The on-farm consulting phase of the program was designed to support two of the original objectives: (1) to encourage and stimulate private sector involvement and (2) to help farmers become better financial managers.

On a voluntary basis, participants are exposed to six hours of on-farm consulting in order analyze their farm business and develop specific farm plans.

Key result areas for this process have been identified as:
i) Analyzing the farm business and financial plans
ii) Conducting a year-end business analysis
iii) Evaluating the benefits and risks associated with alternative business decisions. Elements may include financial planning, production planning and record keeping/accounting.

D. Results

The Farming To Win program has fulfilled it's mandate of enhancing the financial management skills of farmers and farm advisors in Saskatchewan. The close relationship with farm management extension programs of Saskatchewan Agriculture and Food and Saskatchewan Rural Development have ensured a consistent and coordinated approach to the delivery and development of the program.

The main activity of Farming to Win is its group training program on financial management skills. In addition the Farming To Win coordinating committee has taken several initiatives in other areas of financial management training which have broadened Farming To Win's skills upgrading activities. These new initiatives have ensured that the Farming To Win investment will continue to have lasting benefits to the agricultural community.

The Farming To Win program enjoyed increasing participation from farmers across Saskatchewan during the period covered by this report.

	1986/87		1987/88		1988/89	
	Groups	Participants	Groups	Participants	Groups	Participants
YEAR 1	57	443	53	402	75	898
YEAR 2	0	0	31	240	25	250
MARKETING	0	0	0	0	10	100
TOTAL	57	443	84	842	110	1248

The Farming To Win program achieved its goals of enhancing the business knowledge and skills of Saskatchewan farm families. In achieving these goals the Farming To Win program has adopted and implemented a number of new and innovative ideas, systems and mechanisms. These innovations include:

i) Extensive use of homework to re-enforce skills training.

ii) Team teaching system to enhance adoption and understanding of concepts and systems.

iii) Pull vs push approach to increasing the use of farm records in the industry.

iv) Focus on the "husband/wife" management team concept.

v) Incorporate marketing management concepts into financial planning

vi) Unique delivery mechanisms including satellite delivery.

vii) Support of the first Western Canada "Marketing Challenges Conference".

viii) Business management training for farm youth in cooperation with the 4-H movement.

ix) Intensive livestock management program (Winning With Beef) implemented to increase business management skills in the livestock sector.

x) Management and Administrative System

The Farming To Win program was developed on the basis of a unique and model management and administrative structure. The structure includes the marrying of farm organizations, public sector agencies, agriculture organizations, farmers and private businesses into the design, delivery and ongoing development of the program. The model has been an efficient and effective method of unifying the resources which have an interest in the enhancement of business management skills in the agriculture sector.

viii) Instructor Compliment

Perhaps the largest single contributor to the success of the Farming To Win program is it's approach to educating the farm couple in financial management. A well trained staff of instructors (mostly farmers), deliver a common curriculum of information and training using a groupteaching system. The instructor training component of the Farming To Win program is one of exposing the instructors to the actual materials which they were expected to teach. This combined with some training in adult education techniques provided a solid basis upon which the already well qualified individuals could begin to deliver the program to farm couples. At the present time 35 instructors are fully trained and available to carry the program forward. The newest innovation in the instructor compliment is the development of husband/wife teaching teams to lead participants through the program. This growing phenomenon has added significant strength to the success of the Farming To Win program.

The Farming To Win program has spawned the development of numerous other management training programs in the Province as well as influencing the farm management programs in Nova Scotia, Manitoba, Alberta and British Columbia. The following is a list of Saskatchewan programs developed as a result of the Farming To Win program.

1. Marketing and Risk Management

This program is an enhancement of the Year 2 program of Farming To Win. The program provides intensive marketing management training and is being coordinated with Regional colleges and SIAST.

2. Winning With Beef

Farming To Win funded the development of the original program. This original program has now been taken over by the Saskatchewan Livestock Association who in cooperation with the Livestock Branch, Saskatchewan Agriculture and Food and the Veterinarians of the province are mounting a new program which integrates production, herd health and financial planning. Appendix V contains the core curriculum for Winning With Beef.

3. Farm Business Analyst.

The Farming To Win in-house computer program (SaskPlan) was used as the major component of a new financial planning system developed for Credit Unions across the Province. The "Farm Business Analyst" is being offered as a shareware product to all farmers in the Province. Recently the Farm Debt Review System has adopted the program for use in financial analysis across Canada.

4. Computer Assisted Learning (CAL)

The Farming To Win program funded the initial development of a CAL program on the "Fundamentals of Hedging Canadian Grains". This program was developed in cooperation with the Solomon Sinclair Farm Management Institute and is currently being tested in the province. Development will be continued by the Marketing and Risk Management program.

5. The Rural Family - Developing Skills for Change

The program armed at upgrading the skills of farm women is based to a large degree on the Farming To Win program.

6. Framework For the Future

This program to train rural youth through the 4-H movement is entirely based on the Farming To Win program. This pilot project was sponsored in cooperation with the Northeast 4-H council to provide a Farming To Win style program to 4-H members. The program curriculum and report is included in Appendix IV.

Appendix I contains the results of numerous evaluations completed in the course of the project. Without exception the farming community of Saskatchewan has given this program it's unqualified approval as an excellent program of business management skills enhancement. In addition, the Agriculture Development Fund is currently carrying out its own evaluation of the program which should further demonstrate the effectiveness of this program.

7. FutureSim

Farming To Win Year 2 core curriculum includes the use of a simulation game called FutureSim. There was a demand for providing marketing training using FutureSim outside the regular Farming To Win program. Farming To Win took the initiative to fund the instruction of these groups.

In addition to the FutureSim game, seven sets of marketing management video tapes were purchased from Farm Credit Services, St. Paul Minnesota as additional resource material for use by instructors of the marketing materials. While these tapes were developed in the United States they are applicable in the classroom environment as education aids. The tapes were evaluated by instructors for use as the basis for a Canadian made set of video tapes under the new farm management Initiatives program.

A complete set of FutureSim materials are enclosed in Appendix I. The videos are currently being used in the ongoing Farming To Win project.

8. Marketing Challenges '89

The first Marketing Challenges '89 conference was sponsored by Farming To Win. It was a co-operative effort with Agriculture Canada and Saskatchewan Agriculture and Food. Administration and financial backing was provided by Farming To Win as a means to further support Farming To Win's activities in the marketing management area. A conference report is provided in Appendix II.

9. Credit Union Farming To Win Project

Farming To Win entered into a joint venture with the Credit Union Financial Information group to do the Farming To Win Year 1 course using satellite technology. The core materials were delivered to 10 Credit union sites via satellite. Evaluation by the participants is included in Appendix III.

The Credit Union's are also developing a new financial planning package called "Farm Business Analyst". This planning package is modeled directly from Farming To Win's Saskplan software.

10. Marketing Days

To support the ideas and concepts taught in the marketing portion of Year 2, Farming To Win employed the owner of Farm Market News a major market information company in Manitoba to do six one day meetings in the Province during 1987/88. Don Bousquet provided information market conditions for the coming production year.

11. Managing For Tomorrow

The Farming To Win program is the basis of a new financial management training program called "Managing For Tomorrow" program is being delivered under the Farm Management Initiatives Agreement. This program provides five days of on-farm consulting and clients must enrol in the Farming To Win program to receive skills upgrading. The following is the information contained in the promotional material for Managing For Tomorrow.

Managing For Tomorrow

An agricultural assistance and management program

Achieving results from limited resources is the mark of good management. The Managing For Tomorrow program will provide you with management assistance and information that will help you increase your farm profits.

All businesses are made up of two basic resources. Money (owned and borrowed) and time (management and labour). Both time and money are scarce resources in today's agricultural industry. Getting the most out of these two resources is important if the farm business is going to be successful. The Managing For Tomorrow program will help you organize these two resources to obtain maximum return.

More and more farm businesses today are relying heavily on borrowed money. Operating a business successfully under these conditions requires a thorough knowledge of production practices and costs and financial planning. The consultants working with the Managing For Tomorrow program will help you to better understand the requirements of financial planning.

Purpose:

The purpose of this program is to provide you with an opportunity to discuss and develop management plans for your farm business. This program will provide five days — over two years — of on-farm assistance in putting together a farm management plan as well as eight days of classroom training.

Registration Fee:

Your only cost for you and your spouse is the $50 a year registration fee for the classroom training program.

Enrolment:

To take advantage of this program, complete the enrolment form and mail it to:

Counselling and Assistance For Farmers
Room 305 -3085 Albert Street
Regina, Saskatchewan
S4S 0B1

OR

Farm Debt Review Board
2139 Broad Street
Regina, Saskatchewan
S4P 1Y6

Managing For Tomorrow

Enrolment is on a first-come, first-served basis. If you are interested in this program, please enrol early.

Managing for Tomorrow — Enrolment Form

I am/we are interested in the Managing For Tomorrow Program

Names: _____

_____

Address: _____

_____

Telephone: _____

Signature _____ Date: _____

Consultant Preferred: _____

E. Conclusions and Recommendations

The following selected statements were taken from participants in the Farming To Win program. They are typical of the strong support that FTW graduates show for the program. They emphasise the strong impact that FTW is having on the agricultural industry in the Province. They emphasise that FTW is contributing to the revitalisation of entrepreneurial attitudes and skills of Saskatchewan farm families.

> One night a friend asked, "Well what do you win?" That's hard question to answer, because the answer is different for everyone."
>
> "Being on top of your financial situation and by having your goals and time organized, you are able to take charge of your situation."
> - Bob and Cathy Sirosky,
> Kenaston
>
> "Goal setting was the most interesting and generated the most discussion. Everyone has goals, but when they are put in writing they are on your mind more and, therefore, tend to get done."
> - Duncan and Joyce McVicar,
> Viscount
>
> The financial side of Farming To Win is excellent. Many people don't understand financial statements. There is a great need for sound financial planning. There is need to know where you are going and for farm couples to plan together.
> - Leon and Eunice Ternan,
> Luseland
>
> We recommend Farming To Win to farm couples who want to take a good look at where their farm is going. It is important for both husband and wife to know where their farm is at.
> - Doug and Fran Gorbenko,
> Arlee

The Farming To Win program has created a renewed interest in farm financial management not apparent since the early to mid 1970s when farmers were paid to attend seminars. Renewed interest is due mainly to three factors; the general farm economy, interest expressed by the Extension Agrologists and the emphasis of the program itself - especially a deliberate emphasis on joining goal setting and financial planning in training the spousal "management team".

From comments expressed by participants, staff and others, it has become clear that once an individual attends the program, they become "hooked". Farm couples identify their financial objectives. As one couple commented "knowing where you are is more important than being there". Financial stress is reduced because individuals recognize they can share financial problems with their spouse as well as other participants. They often discover in group sessions that their problems are no worse, or even smaller, in comparison with other participants.

Having recognized that the program, designed to exploit the well proven "group dynamics" theory, is sound, it is important to identify areas for improvement. In some districts, it is becoming increasingly difficult for Extension Agrologists to organize groups. A major contributing factor is competition for off-farm employment. A Saskatchewan Wheat Pool survey indicated that 63 per cent of new farmers have one or the other partner employed off the farm. This creates difficulties regarding major target group. Alternative approaches utilizing videos, shorter evening courses or weekend courses may have to be developed. This is already occurring on a trial basis in some areas.

Of some concern is the on-farm consulting segment of the Year Two program. Extension Agrologists made numerous calls to participants in an effort to get them to enroll. As a result of this effort, 40 per cent availed themselves of this option. While this is lower than the original target it is unlikely that many participants had been exposed to financial consulting by the private sector prior to this opportunity.

With development of the Marketing Game and seminar on marketing strategies, two serious problems are apparent. Farmers lack knowledge in the area of marketing opportunities and fundamentals, and there is an obvious lack of marketing resource people.

Based on the evaluation and experience in the Farming To Win program the following recommendations are proposed:

1. A method must be developed to effectively reach the high number of individuals and couples working off-farm. A package involving printed resource materials and worksheets could be made available, supported by video and integrated with fewer workshops. This format may also appeal to individual farmers who do not wish to meet in a group setting. This may be the case for farmers with serious financial problems.

2. It would benefit the program to diversify or expand content even further in order to attract a broader range of people. It may be necessary to investigate other areas of study relating to computer use or stress management, etc.

3. On farm consulting, two important observations concerning the success of the consulting activity are already evident.

   i) Instructors appear to be the most effective intensive management counsellors. During the workshop series a natural bond develops between farmer and instructor which is easily transferred to a counselling situation.
   ii) A suitably qualified farmer who can work during the winter period makes a very effective instructor. Similarly, there are many rural businessmen who have the capacity and knowledge to develop their skills to meet this opportunity. The program commitment which related to provision of intensive training for potential instructors/counsellors will assist in developing a rural infrastructure. This will contribute to the future development of the industry.

   The instructor of the course develops a strong bond with participants who in turn value his or her advice and judgment. Consequently, it would be advisable to review qualifying criteria for consultants and permit instructors to perform this role.

5. It is obvious that more resources are required to competently address the subject of commodity marketing. Additional materials and resource people are required to train instructors and farmers. There is demonstrated demand for marketing information and improved capability. The ability to deliver; however, will depend on the development of better materials, more qualified instructors and a co-ordinated and co-perative effort from all agencies across Saskatchewan.

6. Program delivery has involved a major commitment of Department staff and resources. However, Farming To Win is currently dependent on significant time-limited funding through the Agriculture Development Fund. Reliance to such a marked degree on 'soft' and time-bounded funds makes long-term planning extremely difficult.

As a major sustained farm management extension commitment is not feasible without substantial strategic funding, it is recommended that adequate resources be apportioned by the Departments of Agriculture and Food and Rural Development and that new and innovative delivery mechanisms be employed to expand the client base.

F. Publications List

1. Farming To Win Core Curriculum
   Year 1
   Year 2
   Grain Marketing

2. Winning With Beef Core Curriculum

3. Framework for the Future Core Curriculum

4. Bringing up Winners
   - video and core curriculum

G. Statement Of Expenditures

An audited Statement of Expenditures is being prepared at this time and will be forwarded once the audit is complete. The following is an unaudited statement of revenue and expenditures.